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In the Claims

Claims 1-41 are cancelled.

42. (Cancelled) A bill paying system, comprising  
storage for payee information,  
storage for payor information, the payor information  
identifying one or more payees authorized by the payor to receive  
transfers of funds from the payor, and including control  
parameters defining the manner in which transfers of funds are to  
be performed,

a payee communications interface communicating with a  
payee and receiving for use by the system, bill data  
electronically delivered from said payee to the bill paying  
system without payor intervention,

a funds transfer interface generating one or more  
electronic funds transfer messages transferring funds for a payor  
and a payee using bill data received from the payee, the stored  
payee information for the payee, and/or the stored payor  
information for the payor,

said funds transfer interface determining a date of  
transfer for at least one bill absent payor intervention based on  
at least one of bill data for the bill, stored payor information

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and stored payee information, without regard to due dates of bills of other payees.

43. (Cancelled) The system of claim 42 wherein said funds transfer interface generates one or more electronic funds transfer messages in the absence of specific authorization from a payor.

44. (Cancelled) The system of claim 42, wherein the stored control parameters for a payor identify a maximum amount to be transferred between a payor and each of the payees authorized by the payor to receive transfers of funds from the payor, the funds transfer interface generating an electronic funds transfer message for a payor and payee only if the amount to be thereby transferred does not exceed the maximum amount identified for the payee in the stored control parameters of the payor.

45. (Cancelled) The system of claim 42, wherein the stored control parameters for a payor identify a minimum interval of time between generation of electronic funds transfer messages, the funds transfer interface generating an electronic funds transfer message for a payor and payee only if no other transfer

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of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor.

46. (Cancelled) The system of claim 42 wherein said bill data identifies a date by which funds are to be transferred from the payor to a payee in payment of a bill.

47. (Cancelled) The system of claim 42 wherein said bill data identifies an amount of funds to be transferred from the payor to a payee in payment of a bill.

48. (Cancelled) The system of claim 42 wherein said bill data identifies a payee originating a bill.

49. (Cancelled) The system of claim 48 wherein a payee is identified by name.

50. (Cancelled) The system of claim 48 wherein a payee is identified by an identifier.

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51. (Cancelled) The system of claim 42 wherein the stored payor information includes a financial institution account number that corresponds to a government account.

52. (Cancelled) The system of claim 42 further comprising  
storage for bill records corresponding to generated electronic funds transfer messages, and  
a payor communication interface presenting stored bill records to a payor so that a payor may review an account of fund transfer activity.

53. (Cancelled) The system of claim 52 wherein  
the payor communication interface receives a reversal directive from a payor corresponding to a reverseable stored bill record, and  
the funds transfer interface responds to the reversal directive by generating one or more reverse electronic funds transfer message transferring funds from the payee identified in the reverseable bill record and to the payor identified in the reverseable bill record.

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54. (Cancelled) The system of claim 53 wherein the payee information identifies a provisional period indicating a period of time during which the payor may cause a reverse transfer, and

the funds transfer interface does not respond to a reversal directive received from a payor outside of the provisional period.

55. (Cancelled) The system of claim 42 further comprising

a payor communication interface receiving a payor control message from a payor identifying at least one of a payment amount and payment date for a payment to be made to an identified payee, and wherein

the funds transfer interface uses the payment amount or payment date identified by the payor control message when generating an electronic funds transfer message transferring funds for the payor originating the payor control message and the payee identified in the payor control message.

56. (Cancelled) The system of claim 42 wherein the payee communication interface receives a payee control message from a payee, and modifies the payee information for the payee

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originating the payee control message in response to the content of the payee control message.

Claims 57-73 are cancelled.

74. (Previously Presented) A bill paying method performed by a third party for a payee and payor, comprising the following steps performed by the third party

- storing payee information,
- storing payor information, the payor information identifying one or more payees authorized by the payor to receive transfers of funds from the payor, and including control parameters defining the manner in which transfers of funds are to be performed,
- communicating with the payee and receiving for use, bill data electronically delivered from said payee to the third party without payor intervention,
- generating one or more electronic funds transfer messages transferring funds for a payor and a payee using bill data received from the payee, the stored payee information for the payee, and/or the stored payor information for the payor,
- a date of transfer for at least one bill being determined absent payor intervention based on at least one of

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bill data for the bill, stored payor information and stored payee information, without regard to due dates of bills of other payees.

75. (Original) The method of claim 74 further comprising generating one or more electronic funds transfer messages in the absence of specific authorization from a payor.

76. (Original) The method of claim 74, wherein the stored control parameters for a payor identify a maximum amount to be transferred between a payor and each of the payees authorized by the payor to receive transfers of funds from the payor, and further comprising generating an electronic funds transfer message for a payor and payee only if the amount to be thereby transferred does not exceed the maximum amount identified for the payee in the stored control parameters of the payor.

77. (Original) The method of claim 74, wherein the stored control parameters for a payor identify a minimum interval of time between generation of electronic funds transfer messages, and further comprising generating an electronic funds transfer message for a payor and payee only if no other transfer of funds for the payor and payee occurred during the minimum interval of

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time identified for the payee in the stored control parameters of the payor.

78. (Original) The method of claim 74 wherein said bill data identifies a date by which funds are to be transferred from the payor to a payee in payment of a bill.

79. (Original) The method of claim 74 wherein said bill data identifies an amount of funds to be transferred from the payor to a payee in payment of a bill.

80. (Original) The method of claim 74 wherein said bill data identifies a payee originating a bill.

81. (Original) The method of claim 80 wherein a payee is identified by name.

82. (Original) The method of claim 80 wherein a payee is identified by an identifier.

83. (Original) The method of claim 74 wherein the stored payor information includes a financial institution account number that corresponds to a government account.



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84. (Original) The method of claim 74 further comprising

storing bill records corresponding to generated electronic funds transfer messages, and

presenting stored bill records to a payor so that a payor may review an account of fund transfer activity.

85. (Original) The method of claim 84 further comprising

receiving a reversal directive from a payor corresponding to a reverseable stored bill record, and

responding to the reversal directive by generating one or more reverse electronic funds transfer message transferring funds from the payee identified in the reverseable bill record and to the payor identified in the reverseable bill record.

86. (Original) The method of claim 85 further comprising

identifying a provisional period indicating a period of time during which the payor may cause a reverse transfer, and

ignoring a reversal directive received from a payor outside of the provisional period.

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87. (Original) The method of claim 74 further comprising

receiving a payor control message from a payor identifying at least one of a payment amount and payment date for a payment to be made to an identified payee, and further comprising

using the payment amount or payment date identified by the payor control message when generating an electronic funds transfer message transferring funds for the payor originating the payor control message and the payee identified in the payor control message.

88. (Original) The method of claim 74 further comprising receiving a payee control message from a payee, and modifying the payee information for the payee originating the payee control message in response to the content of the payee control message.